IN THE CLAIMS:

Please amend Claims 59-66, 69-74, 77-80, 83-88, 93-96, 101, and 102 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1-58. (Canceled).

59. (Currently Amended) A computer-implemented method for facilitating a transaction account approval, the method comprising the steps of:

providing, by a server of a card provider, a plurality of access codes to a plurality of both prospective customers and existing customers of the card provider, wherein each of the plurality of access codes can not be used to transfer funds via the card provider;

receiving ~~an~~ a respective access code from a customer of the plurality of prospective customers and existing customers of a card provider at an interface of the card provider;

determining, ~~based on the access code, whether an accessing party is a pre-existing customer of a card provider or a prospective customer of a card provider~~ whether the customer is a prospective customer or an existing customer based at least in part on the respective access code;

~~determining, if the accessing party is a pre-existing customer, whether at least one pre-approved offer customized for the pre-existing customer exists; and~~

2

~~determining, if the accessing party is a prospective customer, the validity of the access code, and if the access code is valid, associate the access code with at least one of a customer profile and a pre-approved offer customized based on the customer profile.~~

tailoring an offer to the customer based at least in part on the determining; and

performing at least one of a removal of fields and a population of fields at the interface of the card provider based at least in part on a profile associated with the respective access code, wherein an amount of personal information requested from the customer when the customer is an existing customer is less than an amount of personal information requested from a prospective customer.

60.   (Currently Amended) The method of Claim 59, wherein the ~~accessing party~~ customer is a<u>n</u> [[pre-]]existing customer and wherein the <u>tailoring</u> ~~step of determining whether at least one pre-approved offer exists for the pre-existing customer~~ further comprises matching the <u>respective</u> access code to <u>the</u> ~~a pre-existing customer~~ profile in a<u>n</u> [[pre-]]existing customer database.

61.   (Currently Amended) The method of Claim 60, wherein the ~~pre-approved~~ offer is associated with the ~~pre-existing customer~~ profile.

62.   (Currently Amended) The method of Claim 60, further comprising ~~the step of~~ providing the ~~pre-approved~~ offer in an application for a transaction account.

63.   (Currently Amended) The method of Claim 62, further comprising ~~the step of~~ providing <u>at least a portion of</u> the ~~pre-existing customer~~ profile in [[the]] <u>a</u> form of a plurality of modifiable entry fields.

64.   (Currently Amended) The method of Claim 63, further comprising the step of validating the ~~pre-existing customer~~ profile.

65.   (Currently Amended) The method of Claim 64, further comprising ~~the step of~~ approving the application for the transaction account, wherein the approving ~~step~~ is performed in real-time and wherein the transaction account is associated with [[a]] transaction account information.

66.   (Currently Amended) The method of Claim 65, further comprising ~~the step of~~ providing the transaction account information.

67.   (Previously Presented) The method of Claim 63, wherein at least one of the plurality of the modifiable entry fields is modified.

68.   (Canceled).

69.   (Currently Amended) The method of Claim 60, wherein the ~~step of determining whether at least one pre-approved offer exists for the pre-existing customer~~ <u>tailoring</u> further comprises matching the <u>respective</u> access code to a pre-approval code.

70.　(Currently Amended)　The method of Claim 69, further comprising ~~the step of~~ providing the ~~pre-approved~~ offer in an application for a transaction account.

71.　(Currently Amended)　The method of Claim 70, further comprising ~~the step of~~ providing <u>at least a portion of</u> the ~~pre-existing customer~~ profile in [[the]] <u>a</u> form of a plurality of modifiable entry fields.

72.　(Currently Amended)　The method of Claim 71, further comprising ~~the step of~~ validating the ~~pre-existing customer~~ profile.

73.　(Currently Amended)　The method of Claim 72, further comprising ~~the step of~~ approving the application for the transaction account, wherein the approving ~~step~~ is performed in real-time and wherein the transaction account is associated with [[a]] transaction account information.

74.　(Currently Amended)　The method of Claim 73, further comprising ~~the step of~~ providing the transaction account information.

75.　(Previously Presented)　The method of Claim 71, wherein at least one of the plurality of the modifiable entry fields is modified.

76.　(Canceled).

77.   (Currently Amended) The method of Claim 59, wherein the ~~accessing party~~ customer is a prospective customer~~, wherein~~ and the method further comprises ~~the step of~~ providing at least a portion of the ~~customer~~ profile in an application for a transaction account, and wherein the at least a portion of the ~~customer~~ profile is provided in [[the]] a form of a plurality of modifiable entry fields.

78.   (Currently Amended) The method of Claim 77, further comprising ~~the step of~~ validating the ~~customer~~ profile.

79.   (Currently Amended) The method of Claim 78, further comprising ~~the step of~~ approving the application for the transaction account, wherein the approving ~~step~~ is performed in real-time and wherein the transaction account is associated with [[a]] transaction account information.

80.   (Currently Amended) The method of Claim 79, further comprising ~~the step of~~ providing the transaction account information.

81.   (Previously Presented) The method of Claim 77, wherein at least one of the plurality of the modifiable entry fields is modified.

82.   (Canceled).

6

83. (Currently Amended) A system for facilitating a transaction account approval, the system comprising:

a transaction account provider server;

a customer interface in communication with the transaction account provider server, the customer interface configured to receive an access code and provide the access code to the transaction account provider server; and

a customer database in communication with the transaction account provider server, the customer database being configured to store at least one of customer profiles, [[pre-]]existing customer profiles, ~~pre-approved~~ offers, and pre-approval codes,

wherein the transaction account provider server is configured to:

provide a plurality of access codes to a plurality of both prospective customers and existing customers of a card provider, wherein each of the plurality of access codes can not be used to transfer funds;

receive ~~the~~ a respective access code[[,]] from a customer of the plurality of prospective customers and existing customers of a card provider at the customer interface;

determine, ~~based on the access code, whether an accessing party is a pre-existing customer of a card provider or a prospective customer of a card provider~~ whether the customer is a prospective customer or an existing customer based at least in part on the respective access code;

~~determine, if the accessing party is a pre-existing customer, whether at least one pre-approved offer customized for the pre-existing customer exists; and~~

7

~~determine, if the accessing party is a prospective customer, the validity of the access code, and if the access code is valid, associate the access code with at least one of a customer profile and a pre-approved offer customized based on the customer profile.~~

tailor an offer to the customer based at least in part on the determining; and

perform at least one of a removal of fields and a population of fields at the customer interface based at least in part on a profile associated with the respective access code, wherein an amount of personal information requested from the customer when the customer is an existing customer is less than an amount of personal information requested from a prospective customer.

84.   (Currently Amended) The system of Claim 83, wherein the ~~accessing party is a pre-existing~~ customer is an existing customer and wherein the transaction account provider server is further configured to match the respective access code to the profile associated with the respective access code, wherein the profile associated with the respective access code is an ~~at least one~~ [[pre-]]existing customer profile stored in the customer database.

85.   (Currently Amended) The system of Claim 84, wherein the transaction account provider server is further configured to associate the ~~pre-approved~~ offer with the ~~pre-existing customer~~ profile associated with the respective access code.

86.   (Currently Amended) The system of Claim 84, wherein the transaction account provider server is further configured to provide the ~~pre-approved~~ offer in an application for a transaction account.

87.   (Currently Amended) The system of Claim 86, wherein the transaction account provider server is further configured to provide <u>at least a portion of</u> the ~~pre-existing customer~~ profile <u>associated with the respective access code</u> in [[the]] <u>a</u> form of a plurality of modifiable entry fields.

88.   (Currently Amended) The system of Claim 87, wherein the transaction account provider server is further configured to validate the ~~pre-existing customer~~ profile <u>associated with the respective access code</u>.

89.   (Previously Presented) The system of Claim 88, wherein the transaction account provider server is further configured to:

    approve the application for the transaction account in real-time; and

    associate the transaction account with a transaction account information.

90.   (Previously Presented) The system of Claim 89, wherein the transaction account provider server is further configured to provide the transaction account information.

91.   (Previously Presented) The system of Claim 87, wherein at least one of the plurality of the modifiable entry fields is modified.

9

92. (Canceled).

93. (Currently Amended) The system of Claim 84, wherein the transaction account provider server is further configured to match the <u>respective</u> access code to at least one pre-approval code.

94. (Currently Amended) The system of Claim 93, wherein the transaction account provider server is further configured to provide the ~~pre-approved~~ offer in an application for a transaction account.

95. (Currently Amended) The system of Claim 94, wherein the transaction account provider server is further configured to provide <u>at least a portion of</u> the ~~pre-existing~~ ~~customer~~ profile <u>associated with the respective access code</u> in [[the]] <u>a</u> form of a plurality of modifiable entry fields.

96. (Currently Amended) The system of Claim 95, wherein the transaction account provider server is further configured to validate the ~~pre-existing customer~~ profile <u>associated with the respective access code</u>.

97. (Previously Presented) The system of Claim 96, wherein the transaction account provider server is further configured to:

approve the application for the transaction account in real time; and

associate the transaction account with a transaction account information.

98.   (Previously Presented) The system of Claim 97, wherein the transaction account provider server is further configured to provide the transaction account information.

99.   (Previously Presented) The system of Claim 95, wherein at least one of the plurality of the modifiable entry fields is modified.

100.   (Previously Presented) The system of Claim 99, wherein the transaction account provider server is further configured to:

process the application for the transaction account under a predetermined processing procedure associated with an ineligible accessing party; and

provide a message informing that the application for the transaction account is processed under the predetermined processing procedure associated with an ineligible accessing party.

101.   (Currently Amended) The system of Claim 83, wherein the ~~accessing party is a prospective~~ customer is a prospective and[[,]] wherein the transaction account provider server is further configured to provide at least a portion of the ~~customer~~ profile associated with the respective access code in an application for a transaction account, and wherein the ~~customer~~ at least a portion of profile associated with the respective access code is provided in [[the]] a form of a plurality of modifiable entry fields.

11

102.   (Currently Amended) The system of Claim 101, wherein the transaction account provider server is further configured to validate the ~~customer~~ profile <u>associated with the respective access code</u>.

103.   (Previously Presented) The system of Claim 102, wherein the transaction account provider server is further configured to:

approve the application for the transaction account in real-time; and

associate the transaction account with a transaction account information.

104.   (Previously Presented) The system of Claim 103, wherein the transaction account provider server is further configured to provide the transaction account information.

105.   (Previously Presented) The system of Claim 101, wherein at least one of the plurality of the modifiable entry fields is modified.

106.   (Canceled).